

RAB18J (10/05)

United States Bankruptcy Court

District of Utah

Case No. 12-29998

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew Crookston
2538 South 75 East
Clearfield, UT 84015

Angela Crookston
2538 South 75 East
Clearfield, UT 84015

Social Security No.:
xxx-xx-1936

xxx-xx-2240

Employer's Tax I.D. No.:

Petition date: 8/3/12

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/6/13

Joel T. Marker
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of UtahIn re:
Matthew Crookston
Angela Crookston
DebtorsCase No. 12-29998-JTM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
Form ID: rab18jPage 1 of 3
Total Noticed: 42

Date Rcvd: Feb 06, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2013.

db/jdb +Matthew Crookston, Angela Crookston, 2538 South 75 East, Clearfield, UT 84015-1949
 aty +Patti H. Bass, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
 8432921 +ALLIED INTERSTATE INC., 3000 CORPORATE EXCHANGE DR, Columbus, OH 43231-7684
 8432922 +AMERICA FIRST CREDIT UNION, 1344 W 4675 S, RIVERDALE, UT 84405-3690
 8432923 +AMERICA FIRST CREDIT UNION, PO BOX 9199, Ogden, UT 84409-0199
 8432925 +Angela Crookston, 2538 s 75 e, Clearfield, UT 84015-1949
 8432926 BAC HOME LNS LP/CTRYWDE, 450 AMERICAN ST, Simi Valley, CA 93065-6285
 8432927 BANK OF AMERICA, 450 AMERICAN ST, Simi Valley, CA 93065-6285
 8432929 BONNEVILLE BILLING, 2627 WASHINGTON BLVD, Ogden, UT 84401-3613
 8432931 CASH LLC, 4340 S MONACO ST, Denver, CO 80237-3485
 8432933 CHASE, PO BOX 24696, Columbus, OH 43224-0696
 8432934 CHASE CARD SERVICES, PO BOX 15298, Wilmington, DE 19850, CHILDRENS PL/CESD, PO BOX 6497, Sioux Falls, SD 57117-6497
 8432935 +CITI BANK, PO BOX 469100, Escondido, CA 92046-9100
 8508017 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 8432939 +ER SOLUTIONS, 800 SW 39TH ST, Renton, WA 98057-4975
 8432948 +INTERMOUNTAIN HEALTH CARE, 4646 LAKE PARK BLVD, Salt Lake City, UT 84120-8212
 8432953 +RICHARDS, KIMBLE, & WINN, 2040 E MURRY-HOLLADAY RD SUITE 106, Salt Lake City, UT 84117-5179
 8432954 +STONELEIGH RECOVERY ASSOCIATES, PC BOX 1479, Lombard, IL 60148-8479
 8432955 +THE BUREAUS, 1717 CENTRAL ST, Evanston, IL 60201-1590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

EDI: FDL MILLER.COM Feb 07 2013 01:03:00 David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
 ust +E-mail/Text: ustpreregion19.sk.ecf@usdoj.gov Feb 07 2013 02:22:01 United States Trustee, Ken Garff Bldg., 405 South Main Street, Suite 300, Salt Lake City, UT 84111-3402
 8432924 EDI: AMEREXP.COM Feb 07 2013 01:03:00 AMERICAN EXPRESS, PO BOX 981537, El Paso, TX 79998-1537
 8432928 +EDI: HFC.COM Feb 07 2013 01:03:00 BEST BUY, 1405 FOULK ROAD, Wilmington, DE 19803-2769
 8432930 EDI: CAPITALONE.COM Feb 07 2013 01:03:00 CAPITAL ONE, PO BOX 30281, Salt Lake City, UT 84130-0281
 8432932 EDI: SEARS.COM Feb 07 2013 01:03:00 CBUSASEARS, 8725 W SAHARA AVE, The Lakes, NV 89163-0001
 8432936 EDI: CITICORP.COM Feb 07 2013 01:03:00 CITICARDS CBNA, PO BOX 6241, Sioux Falls, SD 57117-6241
 8432937 +EDI: DISCOVER.COM Feb 07 2013 01:03:00 DISCOVER FINANCIAL SVCS LLC, PO BOX 15316, Wilmington, DE 19850-5316
 8432938 EDI: WFNNB.COM Feb 07 2013 01:03:00 EDDIE BAUER, PO BOX 182789, Columbus, OH 43218-2789
 8432940 +E-mail/Text: bankruptcy@expressrecovery.com Feb 07 2013 02:21:38 EXPRESS RECOVERY, 3782 W 2340 S STE B, Salt Lake City, UT 84120-7295
 8432941 EDI: RMSC.COM Feb 07 2013 01:03:00 GECRB/JC PENNYS, PO BOX 965008, Orlando, FL 32896-5008
 8432942 EDI: RMSC.COM Feb 07 2013 01:03:00 GECRB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
 8432943 +EDI: RMSC.COM Feb 07 2013 01:03:00 GECRB/MERVYNS, PO BOX 981400, El Paso, TX 79998-1400
 8432944 +EDI: RMSC.COM Feb 07 2013 01:03:00 GECRB/OLD NAVY, PO BOX 981400, El Paso, TX 79998-1400
 8432945 EDI: RMSC.COM Feb 07 2013 01:03:00 GECRB/ULTIMATE ELECTRONICS, C/C PO BOX 965036, Orlando, FL 32896-5036
 8432946 +EDI: HFC.COM Feb 07 2013 01:03:00 HSBC SUZUKI REV, PO BOX 703, Wood Dale, IL 60191-0703
 8432947 EDI: ICSYSTEM.COM Feb 07 2013 01:08:00 IC SYSTEMS, 444 HIGHWAY 96 E, Saint Paul, MN 55127-2557
 8432949 EDI: CBSKOHLS.COM Feb 07 2013 01:03:00 KOHL S, PC BOX 3115, Milwaukee, WI 53201-3115
 8432950 EDI: TSYS2.COM Feb 07 2013 01:03:00 MACYS/DSNB, PO BOX 8218, Mason, OH 45040-8218
 8432951 EDI: WFNNB.COM Feb 07 2013 01:03:00 NEW YORK AND COMPANY, PO BOX 182789, Columbus, OH 43218-2789
 8432952 +EDI: HFC.COM Feb 07 2013 01:03:00 OFFICE MAX, 26525 NORTH RIVERWOODS BLVD, Lake Forest, IL 60045-3438
 8432956 EDI: CITICORP.COM Feb 07 2013 01:03:00 THE HOME DEPOT, PC BOX 6497, Sioux Falls, SD 57117-6497
 8432957 EDI: WFFC.COM Feb 07 2013 01:08:00 WELLS FARGO, 4143 121ST, Urbandale, IA 50323-2310
 TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

bpp Nectara Moldoveanu
 cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1088-2

User: admin
Form ID: rab18j

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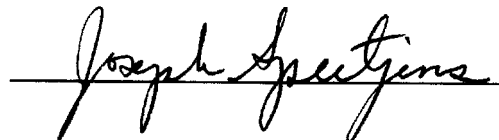
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 1088-2

User: admin
Form ID: rab18j

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Total Noticed: 42

Date Rcvd: Feb 06, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2013 at the address(es) listed below:

David L. Miller tr davidlmillerpc@msn.com,
ut09@ecfcbis.com;dml@trustesolutions.com;dml@trustesolutions.net
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3